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Date: November 21, 2005

Signed:

Peter K. Trzyna (Reg. No. 32,001)

PATENT

Paper No.

File: Graff-P2-03

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	GRAFF, Richard A.
Serial No.	:	10/719,474
Filed	:	November 21, 2003
For	:	NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit	:	3621
Examiner	:	VIG, Naresh

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Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE**

SIR:

In response to the Office Action mailed 20 June 2005, in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that no new matter has been added.